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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/238,995	01/28/99	KAWAN	J CIT10122-US
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EXAMINER

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ART UNIT	PAPER NUMBER
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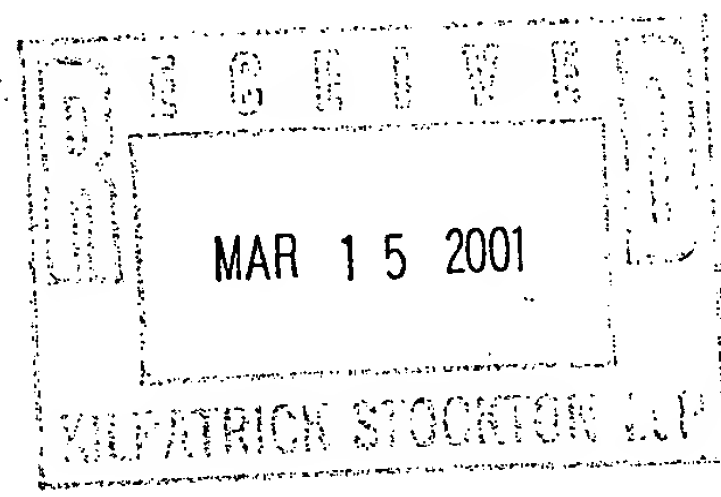
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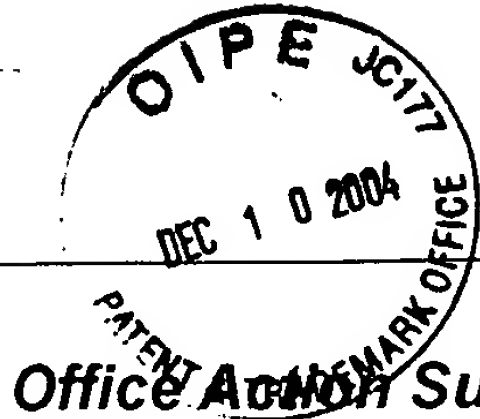
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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

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Office Action Summary

Application No.
09/238,995

Applicant(s)

Kawan et al

Examiner

Geoffrey Akers

Group Art Unit

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☒ Responsive to communication(s) filed on Jan 28, 1999

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 35 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claim

☒ Claim(s) 1-78 is/are pending in the applicat

Of the above, claim(s) _____ is/are withdrawn from consideration

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-78 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☒ The drawing(s) filed on Jan 28, 1999 is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☒ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Interview Summary, PTO-413

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

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--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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DETAILED ACTION

Drawings

1. The drawings are objected to because the lines numbers and characters are not uniformly thick, crisp and legible in Figures 1-6. Correction is required.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1,6-10,15-18,20-23,25-28,30-31,33-35,37-51,53,55-59,61-63,67-69,71,73-76,78 are rejected under 35 USC 103(a) as unpatentable over Fox (US Pat. No: 5,943,624) and in view of Claus(US Pat. No: 5,461,217).
4. As per claim 1 Fox teaches a method of contactless interfacing for a smart card, comprising initiating a contactless communication for a user between a smart card application and an RF interface(col 2 lines 10-21)(Fig 2)(col 2 lines 53-59) and an on-line system and verifying authorization for the communication for the user(col 5 lines 18-21) and communicating information for the user to the on-line system(col 5 lines 6-34).Fox fails to teach on-line communication. Claus teaches on line communication between smart cards(Fig. 1). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of

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Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

5. As per claim 6 Fox teaches the method of claim 1, wherein initiating the communication further comprises initiating the communication between the smart card application on a smart card microcomputer and an RF interface.(Fig 2) (col 2 lines 10-59). Fox fails to teach communication on the on-line system.Clays teaches communication on the online system(Fig. 1/102/141/150/147/143).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

6. As per claim 7 Fox teaches the method of claim 1, wherein initiating the communication further comprises initiating the communication between the smart card application and the on-line system of a financial institution(col 5 lines 1-12).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

7. As per claim 8 Fox teaches the method of claim 7, wherein the financial institution further comprises a bank(col 5 lines 1-12).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

8. As per claim 9 Fox teaches the method of claim 1, wherein initiating the communication further comprises initiating the communication at a terminal(col 5 lines 12-25).

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It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

9. As per claim 10 Fox teaches the method of claim 9, wherein initiating the communication at the terminal further comprises initiating the communication through a contactless communication transceiver of the terminal(Fig. 5).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

10. As per claim 15 Fox teaches the method of claim 11, wherein the terminal comprises a wireless telephone(Figure 1).It would havebeen obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

11. As per claim 16 Fox teaches the method of claim 10, wherein initiating the communication further comprises initiating the communication through a wireless transceiver of the terminal(Fig 5). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

12. As per claim 17 Fox teaches the method of claim 16, wherein the wireless transceiver further comprises a radio frequency transceiver of the terminal(col 3 lines 60-col 4 line 41).

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It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

13. As per claim 18 Fox teaches the method of claim 17 wherein the terminal comprises an automated teller machine(col 5 lines 13-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

14. As per claim 20 Fox teaches the method of claim 17, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

15. As per claim 21 Fox teaches the method of claim 20, wherein the telephone further comprises a wireless telephone(Fig 1).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

16. As per claim 22 Fox teaches the method of claim 10, wherein initiating the communication further comprises initiating the communication through a proximity transceiver of the terminal(Fig. 5). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

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17. As per claim 23 Fox teaches the method of claim 22, wherein the terminal comprises an automated teller machine(col 5 lines 12-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

18. As per claim 25 Fox teaches the method of claim 22, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

19. As per claim claim 26 Fox teaches the method of claim 25, wherein the telephone further comprises a wireless telephone(Fig. 1). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

20. As per claim 27 Fox teaches the method of claim 10, wherein initiating the communication further comprises initiating the communication between the contactless communication transceiver of the terminal and a contactless communication transceiver(Fig 5).It would have been obvious to one skilled in the art at the time of the invention teach utilizing a personal assistant and to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

21. As per claim 28 Fox teaches the method of claim 27, wherein the terminal comprises an automated teller machine(col 5 lines 13-25).It would have been obvious to one skilled in the art

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at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

22. As per claim 30 Fox teaches the method of claim 27, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

23. As per claim 31 Fox teaches the method of claim 30, wherein the telephone further comprises a wireless telephone(Figure 1). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

24. As per claim 33 Claus teaches the method of claim 27, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus to teach the above. The motivation is to describe online communication of smartcards.

25. As per claim 34 Fox teaches the method of claim 10, wherein initiating the communication further comprises initiating the communication between the contactless communication transceiver of the terminal and a contactless communication transceiver of the smart card(Fig. 5).It would have been obvious to one skilled in the art at the time of the invention

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to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

26. As per claim 35 Fox teaches the method of claim 34, wherein the terminal comprises an automated teller machine(col 5 lines 12-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

27. As per claim 37 Fox teaches the method of claim 34, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

28. As per claim 38 Fox teaches the method claim 37, wherein the telephone further comprises a wireless telephone(Fig. 1). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

29. As per claim 39 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authorization by a key(col 5 lines 19-43)(Fig 1/108/110/116). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a personal data assistant above. The motivation is to describe online contactless communication of smartcards.

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30. As per claim 40 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authorization by a key(col 5 lines 19-43)(Fig 1/108/110/116).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a terminal above. The motivation is to describe online contactless communication of smartcards.

31. As per claim 41 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authorization by a key(col 5 lines 19-43)(Fig 1/108/110/116).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a terminal of the on-line system above. The motivation is to describe online contactless communication of smartcards.

32. As per claim 42 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authenticity of the smart card(col 5 lines 8-19)(Fig 1/126/128/120/104/102).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a terminal of the on-line system above. The motivation is to describe online contactless communication of smartcards.

33. As per claim 43 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authorization by a key(col 5 lines 19-43)(Fig 1/108/110/116).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a terminal above. The motivation is to describe online contactless communication of smartcards.

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34. As per claim 44 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authorization by a key(col 5 lines 19-43)(Fig 1/108/110/116).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a terminal above. The motivation is to describe online contactless communication of smartcards.

35. As per claim 45 Fox teaches the method of claim 44, wherein receiving security information further comprises receiving a PIN number for the user(col 5 lines 18-22). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the use of a terminal above. The motivation is to describe online contactless communication of smartcards.

36. As per claim 46 Fox teaches the method of claim 44, wherein receiving security information further comprises receiving a PIN number for the user(col 5 lines 18-22). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach including biometric information for the user above. The motivation is to describe online contactless communication of smartcards.

37. As per claim 47 Claus teaches the method of claim 44, wherein receiving security information further comprises receiving the security information on an input/output device(Fig 1/145/149).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

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38. As per claim 48 Claus teaches the method of claim 47, wherein receiving security information further comprises receiving the security information on an input/output device(Fig 1/145/149).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and to utilize a personal assistant to teach the above. The motivation is to describe online contactless communication of smartcards.

39. As per claim 49 Claus teaches the method of claim 48, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

40. As per claim 50 Fox teaches the method of claim 47, wherein receiving the security information further comprises receiving the information through the input/output device of a terminal(col 5 lines 12-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

41. As per claim 51 Fox teaches the method of claim 50, wherein the terminal comprises an automated teller machine(col 5 lines 12-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

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42. As per claim 53 Fox teaches the method of claim 50, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

43. As per claim 55 Claus teaches the method of claim 1, wherein communicating the information further comprises receiving the information through an input/output device(Fig. 1/141/145/149).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

44. As per claim 56 Claus teaches the method of claim 55, wherein receiving the information further comprises receiving the information through an input/output device(Fig. 1/141/145/149). of a personal data assistant.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above with the use of a personal data assistant. The motivation is to describe online contactless communication of smartcards.

45. As per claim 57 Claus teaches the method of claim 56, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus to teach the use of a personal data assistant.The motivation is to describe an online contactless communication of smartcards.

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46. As per claim 58 Claus teaches the method of claim 55, wherein communicating the information further comprises receiving the information through an input/output device(Fig. 1/141/145/149).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

47. As per claim 59 Fox teaches the method of claim 58, wherein the terminal comprises an automated teller machine(col 5 lines 13-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

48. As per claim 61 Fox teaches the method of claim 58, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

49. As per claim 61 Fox teaches the method of claim 30, wherein the telephone further comprises a wireless telephone(Figure 1). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

50. As per claim 63 Fox teaches a contactless interface system for a smart card, comprising: means for initiating a contactless communication between a smart card application and an on-line system(col 2 lines 10-21)(Fig. 2)(col 2 lines 53-59) and means associated with the initiating

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means for verifying authorization for the communication(col 5 lines 18-21) and means associated with the verifying means for communicating information to the on-line system(col 5 lines 6-34).

Fox fails to teach on-line communication. Claus teaches on line communication between smart cards(Fig. 1). It would havebeen obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

51. As per claim 67 Fox teaches the method of claim 63, wherein initiating the communication further comprises initiating the communication between the smart card application on a smart card microcomputer and an RF interface.(Fig 2) (col 2 lines 10-59). Fox fails to teach communication on the on-line system.Claus teaches communication on the online system(Fig. 1/102/141/150/147/143).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

52. As per claim 68 Fox teaches the method of claim 63, wherein initiating the communication further comprises initiating the communication at a terminal(col 5 lines 12-25). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

53. As per claim 69 Fox teaches the method of claim 68, wherein the terminal comprises an automated teller machine(col 5 lines 12-25).It would havebeen obvious to one skilled in the art at

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the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

54. As per claim 71 Fox teaches the method of claim 68, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

55. As per claim 73 Fox teaches the method of claim 63, wherein initiating the communication further comprises initiating the communication between the contactless communication transceiver of the terminal and a contactless communication transceiver(Fig 5).It would have been obvious to one skilled in the art at the time of the invention teach utilizing a personal assistant and to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

56. As per claim 74 Claus teaches the method of claim 73, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus to teach the above. The motivation is to describe online communication of smartcards.

57. As per claim 75 Fox teaches the method of claim 63, wherein initiating the communication further comprises initiating the communication between the contactless communication transceiver of the terminal and a contactless communication transceiver(Fig 5).It

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would have been obvious to one skilled in the art at the time of the invention teach utilizing a personal assistant and to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

58. As per claim 76 Fox teaches the method of claim 75, wherein the terminal comprises an automated teller machine(col 5 lines 13-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

59. As per claim 78 Fox teaches the method of claim 75, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus to teach the above. The motivation is to describe online contactless communication of smartcards.

60. Claim 5 is rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) in view of Saitoh(US Pat. No: 5,929,414) and further in view of Jachimowicz(US Pat. No: 5,789,733).

61. As per claim 5 Saitoh teaches the method of claim 4, wherein initiating the radio frequency communication interface further comprises initiating a proximity communication interface(col 4 lines 27-44).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh

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to teach the above. The motivation is to describe online contactless communication of smartcards.

62. Claim 13 is rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) in view of Jachimowicz(US Pat. No: 5,789,733) and further in view of Pitroda(US Pat. No: 5,590,038).

63. As per claim 13 Pitroda teaches the method of claim 11, wherein the terminal comprises a personal computer(col 2 lines 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

64. Claims 32 and 66 are rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) and further in view of Saitoh(US Pat. No: 5,929,414).

65. As per claim 32 Saitoh teaches the method of claim 27, wherein initiating the communication further comprises initiating a physical contact communication between the smart card(Fig. 1/55) and the receiver.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe an online contact communication of smartcards with readers.

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66. As per claim 66 Saitoh teaches the method of claim 63, wherein initiating the wireless communication interface further comprises initiating a radio frequency communication interface (col 3 line 47-col 4 line 22)(Fig. 1).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe online contactless communication of smartcards.

67. Claims 2-4,11-12,14,65-66 are rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) and further in view of Jachimowicz(US Pat. No: 5,789,733).

68. As per claim 2 Jachimowicz teaches the method of claim 1 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

69. As per claim 3 Jachimowicz teaches the method of claim 1 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12), and a wireless form of communication.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

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70. As per claim 4 Saitoh teaches the method of claim 3, wherein initiating the wireless communication interface further comprises initiating a radio frequency communication interface (col 3 line 47-col 4 line 22)(Fig. 1).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe online contactless communication of smartcards.

71. As per claim 11 Jachimowicz teaches the method of claim 10, wherein initiating the communication further comprises initiating the communication through an infrared transceiver of the terminal.It would havebeen obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

72. As per claim 12 Fox teaches the method of claim 11, wherein the terminal comprises an automated teller machine(col 5 lines 12-25).It would havebeen obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimosicz to teach the above. The motivation is to describe online contactless communication of smartcards.

73. As per claim 14 Fox teaches the method of claim 11, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

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74. As per claim 64 Jachimowicz teaches the method of claim 63 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

75. As per claim 65 Jachimowicz teaches the method of claim 63 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12), and a wireless form of communication.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

76. Claims 19,24,29,36,52,54,60,70,72,77 are rejected under 35 USC 103(a) as unpatenable over Fox(US Pat. No:5,943,624) in view of Claus(US Pat. No: 5,461,217) and further in view of Pitroda(US Pat. No: 5,590,038).

77. As per claim 19 Pitroda teaches the method of claim 17, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

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78. As per claim 24 Pitroda teaches the method of claim 22, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

79. As per claim 29 Pitroda teaches the method of claim 27, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and in further view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

80. As per claim 36 Pitroda teaches the method of claim 34, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

81. As per claim 52 Pitroda teaches the method of claim 50, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards

82. As per claim 54 Fox teaches the method of claim 52, wherein the telephone further comprises a wireless telephone(Fig. 1).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

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83. As per claim 60 Pitroda teaches the method of claim 58, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and in further view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

84. As per claim 70 Pitroda teaches the method of claim 68, wherein the terminal comprises a personal computer(col 2 lines 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

85. As per claim 72 Pitroda teaches the system of claim 63, wherein the on-line system comprises a bank host on-line system(col 2 lines 44-66).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

86. As per claim 77 Pitroda teaches the method of claim 75, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and in further view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

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Conclusion

87. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

-Franklin teaches an electronic online commerce card for online transactions

-Benton teaches funds transfer using optically coupled portable modules

Any questions regarding this communication should be addressed to the examiner, Dr. Geoffrey Akers, who can be reached at (703)-306-5844 between the hours of 6:30 AM and 5:00 PM Monday through Friday. If attempts to contact the examiner are unsuccessful, the examiner's supervisor, Mr. Vincent Millin may be telephoned at (703)-306-1065.

GRA

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